

## Amended Claims - Version Without Markings (Clean Copy)

CLAIMS**RECEIVED**

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**GROUP 3800**

What is claimed is:

1. A method of providing to a user a plurality of answer-options to an issue-question relating to personal finance and investment, in a computer having a processor, an input device, a memory storage device and an output device, said method comprising the steps of:

(a) identifying and storing in the memory storage device a plurality of topics relating to personal investment and finance;

(b) developing and storing in the memory storage device a plurality of issue-questions directed to each of the stored topics;

(c) developing and storing in the memory storage device an expert opinion for each issue-question;

(d) developing and storing in the memory storage device a prudent-investor opinion for each issue-question;

(e) selecting, by the user via the input device, a topic;

(f) selecting, by the user via the input device, an issue-question directed to the selected topic; and

(g) providing to the computer output device a plurality of answer-options to the selected issue-question, the plurality of answer-options comprising at least one expert opinion and one prudent-investor opinion and forming a response that is polycentric and tailored to said issue-question.

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2. A method as recited by claim 1, wherein said step (a) comprises gathering data relating to personal finance and investment from a plurality of sources including survey data and focus group data and storing the gathered data in the memory storage device.

3. A method as recited by claim 1, wherein said step (b) comprises gathering data relating to personal finance and investment from a plurality of sources including survey data and focus group data and storing the gathered data in the memory storage device.

4. A method as recited by claim 1, wherein said step (c) comprises presenting each issue-question to an expert and storing the expert's answer in the memory storage device.

5. A method as recited by claim 1, wherein said step (d) comprises presenting each issue-question to a prudent-investor and storing the prudent-investor's answer in the memory storage device.

6. A method of providing a plurality of answer-options to an issue-question relating to personal investment and finance, said method comprising the steps of:

- (a) identifying a plurality of topics relating to personal investment and finance based upon predetermined criteria;

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(b) developing and recording a plurality of issue-questions directed to each of the identified personal investment and finance topics;

(c) developing and recording an expert opinion for each issue-question;

(d) developing and recording a prudent-investor opinion for each issue-question;

(e) selecting a topic;

(f) selecting an issue-question directed to the selected topic; and

(g) communicating a plurality of answer-options to the selected issue-question, the plurality of answer-options comprising at least one expert opinion and one prudent-investor opinion and being communicated orally, in writing, or electronically, said answer-options providing a response that is polycentric and tailored to the issue-question.

7. A method as recited by claim 6, wherein said step (a) comprises gathering data relating to personal finance and investment from a plurality of sources including survey data and focus group data.

8. A method as recited by claim 6, wherein said step (b) comprises gathering data relating to personal investment and finance from a plurality of sources including survey data and focus group data.

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9. A method as recited by claim 6, wherein said step (c) comprises presenting each issue-question to an expert.

10. A method as recited by claim 6, wherein said step (d) comprises presenting each issue-question to a prudent-investor.

11. A method as recited by claim 6, wherein said step (g) further comprises broadcasting the plurality of answer-options using a television medium.

12. A method as recited by claim 6, wherein said step (g) further comprises recording the plurality of answer-options on videotape.

13. A method as recited by claim 6, wherein said step (g) further comprises recording the plurality of answer-options on a DVD.

14. A method of providing to a user a program a polycentric information product concerning personal investment and finance, in a computer having a processor, an input device, a memory storage device and an output device, said method comprising the steps of:

(a) developing and recording in a database on the memory storage device a first data set containing a plurality of topics relating to personal investment and finance;

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(b) developing and recording in said database a second data set containing a plurality of issue-questions directed to each of said topics;

(c) developing and recording in said database a third data set containing an expert opinion for each issue-question;

(d) developing and recording in said database a fourth data set containing a prudent-investor opinion for each issue-question;

(e) selecting from said database, by the user via the input device, a topic;

(f) selecting from said database, by the user via the input device, an issue-question pertinent to at least one selected topic, said selected topic and issue-question comprising a primary information product;

(g) modifying said primary information product by imposing thereon a plurality of answer-options to the selected issue-question, the plurality of answer-options comprising at least one expert opinion and one prudent-investor opinion to thereby produce a polycentric information product tailored to said issue-question; and

(h) communicating to the user via the computer output device said polycentric information product by oral, written or electronic means.

15. A method as recited by claim 14, wherein said step (a) comprises gathering data relating to personal finance and investment from a

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plurality of sources including survey data and focus group data and storing the gathered data in the memory storage device.

16. A method as recited by claim 14, wherein said step (b) comprises gathering data relating to personal investment and finance from a plurality of sources including survey data and focus group data and storing the gathered data in the memory storage device.

17. A method as recited by claim 14, wherein said step (c) comprises presenting each issue-question to an expert and storing the expert's answer in the memory storage device.

18. A method as recited by claim 14, wherein said step (d) comprises presenting each issue-question to a prudent-investor and storing the prudent-investor's answer in the memory storage device.

19. A method of providing to a user a plurality of answer-options comprised of an expert opinion and a prudent-investor opinion on an issue-question and relating to personal investment and finance, the answer-options, expert opinion, prudent-investor opinion, and issue-questions being stored in a memory storage device of a computer having a processor, an input device, and an output device, said method comprising the steps of:

- (a) selecting, by the user via the input device, a topic from a list of topics stored in the memory storage device;

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- (b) constructing an input mask by entering, by the user via the input device, a variable criterion;
- (c) identifying a plurality of issue-questions that satisfy the variable criterion using the input mask;
- (d) identifying a plurality of answer-options to the identified issue-questions; and
- (e) providing to the computer output device the plurality of answer-options, said answer-options providing a response that is polycentric and tailored to said issue-question.

20. A method as recited by claim 19, wherein said step (b) comprises entering, by the user, information specific to the user including the user's investment preferences and geographic location.

21. A method as recited by claim 1, wherein a copy-editor evaluates each answer-option for content, and eliminates those answer-options with the same content, such that only answer-options which contain unique opinions are displayed to the user.

22. A method as recited by claim 1, wherein each answer-option is assigned a content code and wherein more than one answer-option has the same content code, only one of the answer-options with the same content code is selected for display to the user.

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23. A method of providing to a user a plurality of answer-options comprised of an expert opinion and a prudent-investor opinion on an issue-question and relating to personal investment and finance, the answer-options, expert opinion, prudent-investor opinion, and issue-questions being stored in a memory storage device of a computer having a processor, an input device and an output device, said method comprising the steps of:

- (a) selecting, by the user via the input device, a topic from a list of topics stored in the memory storage device;
- (b) submitting an issue-question in free-form, by the user via the input device;
- (c) editing the issue-question for proper grammar and form;
- (d) constructing a plurality of answer-options to the issue-question, the plurality of answer-options forming a response that is polycentric and tailored to the issue question;
- (e) loading the answer-options into a database;
- (f) notifying the user, via an email message, within a predetermined time period, that the plurality of answer-options are available;
- (g) providing a hyperlink, within the email message, to link the user to a web page, from which the



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user submitted the issue-question, and from which the answer-options can be accessed.

24. A method as recited by claim 1, further including the step of assigning a preference code to each answer-option.

25. A method as recited by claim 1, further including the step of asking the user a series of questions, designed to identify the user's preferences, and assigning to the user a preference code.

26. A method as recited by claim 1, further including the step of filtering the answer-options to the selected issue-question, to include only those answer-options coded with the user's preference code.

27. A method of providing to a user a plurality of answer-options comprised of an expert opinion and a prudent-investor opinion on an issue-question and relating to personal investment and finance, the answer-options, expert opinion, prudent-investor opinion, and issue-questions being stored in a memory storage device of a computer having a processor, an input device and an output device, said method comprising the steps of:

- (a) selecting, by the user via the input device, a topic from a list of topics stored in the memory storage device;
- (b) submitting a question in free-form, by the user via the input device;

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(c) attempting to match at least one stored issue-question with the submitted question, using in combination Bayesian inference and information theory; and

(d) where there is a match, providing to the computer output device a plurality of answer-options to the matched issue-question, the plurality of answer-options comprising an expert opinion and one prudent-investor opinion and forming a response that is polycentric and tailored to said issue-question.

28. A method as recited in claim 27 wherein the processor matches the free-form question with the issue-question by identifying a cluster of related words within the free-form question and deriving a probability that a reason for the cluster is the presence of a particular context, the same context that exists within the issue-question.

29. The method as recited in claim 27 wherein no matched issue-question can be identified, further including the steps of:

- (d) constructing a plurality of answer-options to the submitted question;
- (e) loading the answer-options into a database;
- (f) notifying the user, via an email message, within a predetermined time period, that the plurality of answer-options are available; and

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- (g) providing a hyperlink, within the email message, to link the user to a web page, from which the user submitted the issue-question, and from which the answer-options can be accessed.

30. A method of providing to a user a plurality of answer-options to an issue-question relating to personal investment and finance, in a computer having a processor, an input device, a memory storage device and an output device, said method comprising the steps of:

- (a) identifying and storing in the memory storage device a plurality of topics relating to personal investment and finance;
- (b) developing and storing in the memory storage device a plurality of issue-questions directed to each of the stored topics;
- (c) developing and storing in the memory storage device an expert opinion for each issue-question;
- (d) selecting, by the user via the input device, a topic;
- (e) selecting, by the user via the input device, an issue-question directed to the selected topic; and
- (f) providing to the computer output device a plurality of answer-options to the selected issue-question, the plurality of answer-options comprising a plurality of expert opinions that are substantially diverse and collectively produce a polycentric information product tailored to said issue-question.

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31. A method as recited by claim 1, wherein each answer-option is assigned a content code and wherein more than one answer-option has the same content code, only one of the answer-options with the same content code is selected for display to the user.

32. A method of providing to a user a plurality of answer-options comprised of at least two expert opinions on an issue-question and relating to personal investment and finance, the answer-options, expert opinions, and issue-questions being stored in a memory storage device of a computer having a processor, an input device and an output device, said method comprising the steps of:

- (a) selecting, by the user via the input device, a topic from a list of topics stored in the memory storage device;
- (b) submitting a question in free-form, by the user via the input device;
- (c) attempting to match at least one stored issue-question with the submitted question, using in combination Bayesian inference and information theory; and
- (d) where there is a match, providing to the computer output device a plurality of answer-options to the matched issue-question, the plurality of answer-options comprising at least two expert opinions and forming a response that is polycentric and tailored to said issue-question.

33. A method as recited in claim 32 wherein the processor matches the free-form question with the issue-question by identifying a cluster of related words within the free-form question and deriving a probability that a reason for the cluster is presence of a particular context, the same context that exists within the issue-question.

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34. The method as recited in claim 32 wherein no matched issue-question can be identified, further including the steps of:

- (h) constructing a plurality of answer-options to the submitted question;
  - (i) loading the answer-options into a database;
  - (j) notifying the user, via an email message, within a predetermined time period, that the plurality of answer-options are available; and
- providing a hyperlink, within the email message, to link the user to a web page, from which the user submitted the issue-question, and from which the answer-options can be accessed.